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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant(s):	Robert P. Cichon, et. al.	Docket No.:	40655.7200
Serial No.:	TBA	Group Art Unit:	TBA
Filed:	February 25, 2002	Examiner:	TBA
Title:	Method and Apparatus for Providing Pre-Existing Customers and Prospective Customers with a Immediately Accessible Account		



**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner For Patents  
Box Patent Application  
Washington, D.C. 20231

Assistant Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO-1449. One copy of each cited document is submitted herewith. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO-1449 and return a copy thereof to the undersigned.

The items listed on Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent

reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
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2. ☐ Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.60, U.S. Serial No. \_\_\_\_\_, filed \_\_\_\_\_.

3. ☒ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

☒ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.

☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.

☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.

4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.

5. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

☐ A check in the amount of \$180.00 is enclosed in payment of the fee.

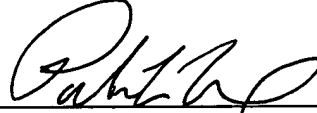
☐ Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

6. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
  - b. the attached petition requesting consideration of this Information Disclosure Statement; and
  - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
  - b. ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
  - c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.
8. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
9. ☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
- ☐ Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814.  
A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

[X] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer



Patrick L. Mixon  
Registration No. 47,801

Dated: 2/25/2002

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**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)

ATTY DOCKET NO.  
40655.7200

SERIAL NO.  
TBA

Robert P. Cichon

FILING  
February 25, 2002

GROUP  
TBA

U.S. PTO  
10/082171  
03/25/02

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,489,123	2/6/96	Roshkoff			
	5,640,577	6/17/97	Scharmer			
	5,745,681	4/28/98	Levine et al.			
	5,794,259	8/11/98	Kikinis			
	5,805,158	9/8/98	Bertram et al.			
	5,870,721	2/9/99	Norris			
	5,878,403	3/2/99	DeFrancesco et al.			
	5,883,810	3/16/99	Franklin et al.			
	5,897,622	4/27/99	Blinn et al.			
	5,950,179	9/7/99	Buchanan			
	5,991,381	11/23/99	Bouanaka et al.			

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 40655.7200	SERIAL NO. TBA
	Robert P. Cichon	
	FILING February 25, 2002	GROUP TBA

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,999,914	12/7/99	Blinn et al.			
	6,000,832	12/14/99	Franklin et al.			
	6,014,645	1/11/00	Cunningham			
	6,018,718	1/25/00	Walker et al.			
	6,029,149	2/22/00	Dykstra et al.			
	6,032,136	2/29/00	Brake, Jr. et al.			
	6,047,268	4/4/00	Bartoli et al.			
	6,088,686	7/11/00	Walker et al.			
	6,088,700	7/11/00	Larsen et al.			
	6,105,007	8/15/00	Norris			
	6,105,009	8/15/00	Cuervo			

**FOREIGN PATENT DOCUMENTS**

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
					YES	NO

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U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		6,144,948	11/7/00	Walker et al.			
		6,161,870	12/19/00	Blank			
		US 6,175,823	1/16/01	Van Dusen	B1		
		US 6,199,079	3/6/01	Gupta et al	B1		
		US 6,227,447	5/8/01	Campisano	B1		
		US 6,251,017	6/26/01	Leason et al.	B1		

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